

Information to identify the case:

Debtor 1	Mercedes J. Marte	Social Security number or ITIN	xxx-xx-1524
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	15-10446-JKS		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Mercedes J. Marte

5/6/20

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
District of New Jersey

In re:
Mercedes J. Marte
Debtor

Case No. 15-10446-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 59

Date Rcvd: May 06, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 08, 2020.

db +Mercedes J. Marte, 1610 Walden Street, Teaneck, NJ 07666-6123
cr +TOYOTA MOTOR CREDIT CORPORATION, PO Box 9013, Addison, TX 75001-9013
cr +Toyota Motor Credit Corporation, C/O Buckley Madole, P.C., 99 Wood Avenue South, Suite 803, Iselin, NJ 08830-2713
cr +WELLS FARGO BANK, N.A., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
515268128 +Amerifinancial Solutio, Po Box 602570, Charlotte, NC 28260-2570
518746671 CSMC 2019-RPL11 Trust, c/o Rushmore Loan Management Services, P.O. Box 52708, Irvine, CA 92619-2708
518746672 +CSMC 2019-RPL11 Trust, c/o Rushmore Loan Management Services, P.O. Box 52708, Irvine, CA 92619-2708, CSMC 2019-RPL11 Trust, c/o Rushmore Loan Management Services 92619-2708
515268131 Cach Llc/Square Two Financial, PO Box 10597, Greenville, SC 29603-0587
515268132 +Capl/bstby, PO Box 6497, Sioux Falls, SD 57117-6497
518104324 +Citibank, N.A., 6716 Grade Ln Bldg. 9, Ste 910-PY Dept., Louisville, KY 40213-3410
515268143 +Estate Information Services, LLC, Eis Collections, P.O. Box 1730, Reynoldsburg, OH 43068-8730
515268145 +Holy Name Hospital, 718 Teaneck RD., Teaneck, NJ 07666-4281
515268147 +Hsbc Mortgage Corp Usa, 2929 Walden Ave, Depew, NY 14043-2690
515268148 +Hubschman & Roman, P.C., 318 Bergen Blvd, Palisades Park, NJ 07650-2261
515268149 +JP Morgan Chase, PO Box 91308, Cleveland, OH 44101-3308
515268150 +Law Firm of Allan C. Smith, P.C., 1276 Veterans Highway, Suite E-1, Bristol, PA 19007-2597
515268153 +Lyons, Doughty & Veldhuis, P.C., 136 Gaither Drive, Suite 100, PO Box 1269, Mount Laurel, NJ 08054-7269
515268160 +New York State Department of Taxation, Building 9 West Averall, Harriman Campus, Albany, NY 12227-0001
515268161 +Northland Group, 7831 Glenroy Road, #350, Edina, MN 55439-3133
515268162 +Peace Health Partners, PC, PO Box 13636, Philadelphia, PA 19101-3636
515268164 +Prefcustfurn, PO Box 94498, Las Vegas, NV 89193-4498
515268166 +Security Credit Servic, PO Box 1156, Oxford, MS 38655-1156
518440406 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
518440407 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
515268168 +Superior court of New Jersey, PO Box 1006, Hackensack, NJ 07602-1006
515268172 United Recovery Systems, 5800 Nortyh Course Drive, Houston, TX 77072

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg E-mail/Text: usanj.njbankr@usdoj.gov May 06 2020 22:59:20 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 06 2020 22:59:17 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
515268129 EDI: ARSN.COM May 07 2020 02:43:00 ARS National Services, PO Box 463023, Escondido, CA 92046-3023
515268127 +EDI: RMSC.COM May 07 2020 02:43:00 American Eagle GECRB, Ge Capital Retail Bank/Attention: Bankru, PO Box 103104, Roswell, GA 30076-9104
515278464 EDI: AIS.COM May 07 2020 02:43:00 American InfoSource LP as agent for, Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
515268130 +EDI: RMSC.COM May 07 2020 02:43:00 Bill Me Later, PO Box 105658, Atlanta, GA 30348-5658
515298416 +E-mail/PDF: resurgentbknofications@resurgent.com May 06 2020 23:10:19 CACH, LLC, 4340 S. Monaco Street, 2nd Floor, Denver, CO 80237-3485
515268137 EDI: CITICORP.COM May 07 2020 02:43:00 Childrens Place/Citicorp Credit Services, Attn: Citicorp Credit Services, PO Box 20507, Kansas City, MO 64195
515268138 EDI: CITICORP.COM May 07 2020 02:43:00 Citibank, Citicorp Credit Services/Attn: Centraliz, Po Box 20507, Kansas City, MO 64195
515268139 EDI: CITICORP.COM May 07 2020 02:43:00 Citibank Sd, Na, Attn: Centralized Bankruptcy, Po Box 20363, Kansas City, MO 64195
515268140 EDI: CITICORP.COM May 07 2020 02:43:00 Citibank Usa, Citicorp Credit Services/Attn:Centralize, Po Box 20507, Kansas City, MO 64195
515318954 EDI: RECOVERYCORP.COM May 07 2020 02:43:00 Capital Recovery V, LLC, c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
515268136 +EDI: CAUT.COM May 07 2020 02:43:00 Chase Auto, Attn:National Bankruptcy Dept, Po Box 29505, Phoenix, AZ 85038-9505
515471630 +EDI: CITICORP.COM May 07 2020 02:43:00 Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0493
515268142 +EDI: CITICORP.COM May 07 2020 02:43:00 Citibankna, Po Box 769006, San Antonio, TX 78245-9006
515268144 +EDI: RMSC.COM May 07 2020 02:43:00 GE Capital Retail Bank/Midland Funding, PO Box 103104, Roswell, GA 30076-9104
515268146 +EDI: HFC.COM May 07 2020 02:43:00 Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253
515268133 EDI: JPMORGANCHASE May 07 2020 02:43:00 Chase, Po Box 15298, Wilmington, DE 19850

District/off: 0312-2

User: admin
Form ID: 3180W

Page 2 of 3
Total Noticed: 59

Date Rcvd: May 06, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

515268151 +EDI: LTDFINANCIAL.COM May 07 2020 02:43:00 LTD Financial Sercices, LP,
7322 Southwest Freeway, Houston, TX 77074-2010
515268156 EDI: MID8.COM May 07 2020 02:43:00 MCM, POB 60578, Los Angeles, CA 90060-0578
515268154 +EDI: DAIMLER.COM May 07 2020 02:43:00 Mb Fin Svcs, 36455 Corporate Dr,
Farmington Hills, MI 48331-3552
515268157 +EDI: MID8.COM May 07 2020 02:43:00 Midland Funding, 8875 Aero Dr,
San Diego, CA 92123-2255
515268163 EDI: PRA.COM May 07 2020 02:43:00 Portfolio Recovery, Attn: Bankruptcy, Po Box 41067,
Norfolk, VA 23541
515512588 EDI: PRA.COM May 07 2020 02:43:00 Portfolio Recovery Associates, LLC,
c/o Children's Place, POB 41067, Norfolk VA 23541
515268167 EDI: AGFINANCE.COM May 07 2020 02:43:00 Springleaf Financial Services,
Attention: Bankruptcy Department, Po Box 3251, Evansville, IN 47731
515268165 +EDI: NAVIENTFKASMSERV.COM May 07 2020 02:43:00 Sallie Mae, Po Box 9655,
Wilkes Barre, PA 18773-9655
515268169 +EDI: RMSC.COM May 07 2020 02:43:00 Synch/ashley Furniture, C/o Po Box 965036,
Orlando, FL 32896-0001
515268170 +EDI: RMSC.COM May 07 2020 02:43:00 Synch/home Design Furn, C/o Po Box 965036,
Orlando, FL 32896-0001
515268171 EDI: TFSR.COM May 07 2020 02:43:00 Toyota Motor Credit Co, Toyota Financial Services,
Po Box 8026, Cedar Rapids, IA 52408
515272961 EDI: TFSR.COM May 07 2020 02:43:00 Toyota Motor Credit Corporation (TMCC), PO BOX 8026,
Cedar Rapids, Iowa 52408-8026
515268173 EDI: WFFC.COM May 07 2020 02:43:00 Wells Fargo Hm Mortgag, 8480 Stagecoach Cir,
Frederick, MD 21701
515435931 +EDI: WFFC.COM May 07 2020 02:43:00 Wells Fargo Bank, N. A.,
C/O Wells Fargo Bank, N.A., as servicer, Attn: Bankruptcy Dept./MAC#D3347-014,
3476 Stateview Blvd, Fort Mill, SC 29715-7203
515387145 EDI: ECAST.COM May 07 2020 02:43:00 eCAST Settlement Corporation, assignee,
of Citibank, N.A., POB 29262, New York, NY 10087-9262

TOTAL: 33

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
515268141* ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
(address filed with court: Citibank Usa, Citicorp Credit Services/Attn:Centralize,
Po Box 20507, Kansas City, MO 64195)
515268134* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01,
MONROE LA 71203-4774
(address filed with court: Chase, Po Box 15298, Wilmington, DE 19850)
515268135* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01,
MONROE LA 71203-4774
(address filed with court: Chase, Po Box 15298, Wilmington, DE 19850)
515268152* +LTD Financial Sercices, LP, 7322 Southwest Freeway, Houston, TX 77074-2010
515268155* +Mb Fin Svcs, 36455 Corporate Dr, Farmington Hills, MI 48331-3552
515268158* +Midland Funding, 8875 Aero Dr., San Diego, CA 92123-2255
515268159* +Midland Funding, 8875 Aero Dr., San Diego, CA 92123-2255
515268174* ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING,
ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203
(address filed with court: Wells Fargo Hm Mortgag, 8480 Stagecoach Cir,
Frederick, MD 21701)

TOTALS: 0, * 8, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 08, 2020

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin
Form ID: 3180W

Page 3 of 3
Total Noticed: 59

Date Rcvd: May 06, 2020

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 6, 2020 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Emmanuel J. Argentieri on behalf of Creditor CSMC 2019-RPL11 Trust bk@rgalegal.com
Francesca Ann Arcure on behalf of Creditor TOYOTA MOTOR CREDIT CORPORATION
NJ_ECF_Notices@McCalla.com, NJ_ECF_Notices@McCalla.com
Jerome B. Blank on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com
John D. Krohn on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com
Kevin Gordon McDonald on behalf of Creditor Toyota Motor Credit Corporation
kmcDonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Kevin P. Diskin on behalf of Creditor TOYOTA MOTOR CREDIT CORPORATION
NJ_ECF_Notices@McCalla.com
Marie-Ann Greenberg magecf@magtrustee.com
Melissa N. Licker on behalf of Creditor Toyota Motor Credit Corporation
NJ_ECF_Notices@mccalla.com, mccallaecf@ecf.courtdrive.com
Michael Frederick Dingerdissen on behalf of Creditor WELLS FARGO BANK, N.A.
nj.bkecf@fedphe.com
Nicholas V. Rogers on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com
Robert Davidow on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com
Russell L. Low on behalf of Debtor Mercedes J. Marte ecf@lowbankruptcy.com,
ecf@lowbankruptcy.com;r57808@notify.bestcase.com
Russell L. Low on behalf of Trustee Marie-Ann Greenberg ecf@lowbankruptcy.com,
ecf@lowbankruptcy.com;r57808@notify.bestcase.com
Sherri Jennifer Smith on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com,
nj.bkecf@fedphe.com

TOTAL: 16